



South Carolina Department of Insurance

NIKKI R. HALEY
Governor

RAYMOND G. FARMER
Director

BULLETIN NUMBER 2014-02

TO: All Insurers, Adjusters, Producers, and other Persons Licensed and Authorized to Transact the Business of Insurance within the State of South Carolina

FROM: Raymond G. Farmer
Director

RE: *Notice of Emergency Insurance Declaration for South Carolina for Winter Storm*

DATE: February 13, 2014

S.C. Code Ann. Reg. 69-1, Adjustment of Claims under Unusual Circumstances provides that:

In the event of a catastrophe where there are insufficient licensed adjusters in South Carolina to handle claims expeditiously, non-resident adjusters will be permitted to enter the State to handle the adjustments arising out of the catastrophe without being required to be licensed in South Carolina, provided that the adjuster exhibits evidence of an adjuster's license in his home state and remains in the State only for the period that is necessary to assist in the adjustments. An unusual circumstance or catastrophe exists when, due to a specific, infrequent, and sudden natural or man-made disaster or phenomenon, there have arisen losses to property in South Carolina that are covered by insurance, and the losses are so numerous and severe that resolution of claims related to such covered property losses will not occur expeditiously without the authorization of emergency adjusters by the Department due to the magnitude of the catastrophic damage.

The Department will determine and announce when an emergency or catastrophe exists and also will determine and announce the expiration of the period of emergency or catastrophe.

This winter storm is reportedly the worse weather event experienced by the state in the last ten years. Most of the state has been affected by this winter storm. As of the date of this memorandum, it has brought freezing rain, sleet, ice, and snow to areas throughout the state resulting in school, business and government office closures throughout South Carolina and other states in the southeast. Snow and ice accumulations have been significant in various areas of the state resulting in power outages and the potential for significant losses to South Carolina citizens. The full impact of this unusual and extreme weather event is unknown and cannot be determined until adjusters are able to enter the affected areas.

With the state and federal emergency declarations, this event qualifies as an unusual circumstance or catastrophe. Accordingly, this Department has determined in accordance with S.C. Ann. Reg. 69-1 that the licensure of temporary non-resident adjusters is necessary to ensure that adjusters are available to assist with the evaluation of claims resulting from the winter storm for South Carolina. This determination is effective immediately and will continue until further notice from the South Carolina Department of Insurance.

Insurers are currently deploying their adjuster force(s) to locations throughout the southeast. Individuals interested in becoming licensed as non-resident, temporary adjusters may obtain the procedures and forms for licensure from this Department's Internet website at www.doi.sc.gov.